

1) New employees must make their benefit elections within ten (10) calendar days of the employee's first day of employment. To select their benefits, employees must complete the following forms completely and legibly:

- ◆ Insurance Enrollment and Change Form (Form-1).
- ◆ Beneficiary Designation Form 319 (one to three beneficiaries) or Nomination of Beneficiary Form G-500 (four or more beneficiaries or special designations such as estate or trust).
- ◆ Insurance Data Form (IDF) for family coverage. Must also provide:
  - For spousal coverage – copy of marriage certificate.
  - For former spouse provide following sections of divorce decree: page with absolute date, signature page, health insurance language, and former spouse's address.
  - For dependent coverage under age 19 – copy of birth certificate(s) – the GIC must be able to link the dependent to the insured or his/her spouse.
  - For dependent coverage age 19 or over – Student Verification Form (Indemnity, Navigator, POS or HMO version) and a copy of birth certificate
- ◆ Employee Acknowledgement Form.
- ◆ HMO or POS Application - if one of these plans selected.
- ◆ LTD - See LTD Coordinator manual.
- ◆ Dependent Care Assistance Program – see DCAP section for eligibility details and procedures.
- ◆ Health Care Spending Account - addendum to follow under separate cover.

**NOTE:** Advise the new employee that if he/she does not elect optional life insurance coverage

when first eligible, or does not elect the maximum amount available, he/she must wait at least one year from the date he/she was first eligible or at least one year from the coverage change date to apply. The employee will need to complete a medical application for the carrier's review and approval (See LATE ENROLLMENT SECTION).

All new employees are automatically enrolled in pre-tax health insurance deductions unless they opt out of participating – if the employee elects to opt out, he/she must complete the Pre-Tax Basic Life and Health Insurance Plan Election Not To Participate Form.

- 2) Verify that the forms above are completed accurately and completely. Ensure that the employee has checked the information entered on his/her forms and has signed and dated all forms.
- 3) On the Insurance Enrollment and Change Form (Form-1), indicate the employee's annual salary and effective date. The annual salary is defined as the salary earned in the employment at your agency but not including any overtime pay, travel reimbursement or travel expenses.
- 4) Photocopy completed GIC forms and file them in the employee's personnel file. File original Employee Acknowledgement Form and Pre-Tax Basic Life and Health Insurance Plan Election Not To Participate Form, if applicable, in employee's personnel file. **Do not send these forms to the GIC.**
- 5) Send all other **original** signed forms to the GIC; send the HMO/POS applications, if elected, directly to the Plan.

